

In re:
Vincent Williams-Bey
Michele Williams-Bey
Debtors

Case No. 19-14039-djb
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 30, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID **Recipient Name and Address**
db/jdb + Vincent Williams-Bey, Michele Williams-Bey, 7621 Elmwood Avenue, Philadelphia, PA 19153-1314

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 01 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14348410	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 01 2025 00:28:00	Ascendum Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961
14383042	Email/PDF: resurgentbknotifications@resurgent.com	May 01 2025 00:34:31	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14390712	Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14437777	Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14363235	Email/PDF: bncnotices@becket-lee.com	May 01 2025 00:52:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14347447	+ Email/Text: enotifications@santanderconsumerusa.com	May 01 2025 00:29:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14365396	Email/Text: ECMCBKNotices@ecmc.org	May 01 2025 00:29:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14369534	+ Email/Text: bankruptcy@flagshipcredit.com	May 01 2025 00:29:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, TX 75019-5877
14379283	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 01 2025 00:29:00	HSBC Bank, USA National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14347466	+ EDI: IRS.COM	May 01 2025 04:20:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14359330	Email/PDF: resurgentbknotifications@resurgent.com	May 01 2025 00:34:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14392252	EDI: MAXMSAIDV		

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14375360	+ EDI: AGFINANCE.COM	May 01 2025 04:20:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14362134	+ Email/Text: bankruptcy@philapark.org	May 01 2025 04:20:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
14355749	Email/PDF: RACBANKRUPTCY@BBANDT.COM	May 01 2025 00:29:00	Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, Pa 19106-2895
		May 01 2025 01:24:40	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association, et.al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JEFFREY M. CARBINO	on behalf of Debtor Vincent Williams-Bey jcarbinolaw@outlook.com
JEFFREY M. CARBINO	on behalf of Joint Debtor Michele Williams-Bey jcarbinolaw@outlook.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MEGAN N. HARPER	on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
MICHAEL A. CIBIK	on behalf of Joint Debtor Michele Williams-Bey help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Vincent Williams-Bey help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor HSBC Bank USA National Association, as Trustee mimcgowan@raslg.com
PETER E. MELTZER	on behalf of Creditor One Main Financial bankruptcy@wglaw.com ibernatski@wglaw.com

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ROGER FAY

on behalf of Creditor HSBC Bank USA National Association, as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

THOMAS SONG

on behalf of Creditor Wells Fargo Bank National Association, et.al. tomysong0@gmail.com

United States Trustee

USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:		
Debtor 1	Vincent Williams–Bey	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Michele Williams–Bey	
First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-14039-djb		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Williams–Bey

Michele Williams–Bey

4/29/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.